



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name OLD NATIONAL BANCORP

City/State EVANSVILLE, IN

Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 45,834,648

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

OLD NATIONAL BANCORP
ONE MAIN STREET
EVANSVILLE, IN 47708

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	34,956,439	23,402,316	23,861,742	21,944,322	20,068,205
Net income (\$000)	-27,586	86,818	277,538	226,409	238,206
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.59	2.55	51	2.59	2.67	40	2.56	2.60	41	2.78	2.77	41	3.08	3.01	47
+ Non-interest income	0.76	0.97	48	0.91	1.13	47	0.87	1.04	48	1.04	1.21	50	0.98	1.32	42
- Overhead expense	2.59	2.18	79	1.99	2.28	33	2.09	2.17	49	2.47	2.57	55	2.54	2.69	46
- Provision for credit losses	1.12	0.04	97	-0.30	-0.12	25	-0.12	-0.09	41	0.17	0.51	12	0.02	0.15	16
+ Securities gains (losses)	0	0	85	0.03	0.01	85	0.02	0.01	83	0.05	0.02	76	0.01	0.01	69
+ Other tax equivalent adjustments	0.02	0	96	0	0	48	0	0	16	0	0	13	0	0	42
= Pretax net operating income (tax equivalent)	-0.35	1.35	2	1.85	1.78	54	1.48	1.66	36	1.23	1.04	63	1.51	1.56	44
Net operating income	-0.32	1.03	2	1.48	1.36	62	1.16	1.26	42	1.03	0.81	71	1.19	1.19	45
Net income	-0.32	1.02	2	1.48	1.35	63	1.16	1.26	42	1.03	0.82	70	1.19	1.19	44
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.03	2.96	54	3.17	3.18	47	3.09	3.06	48	3.55	3.55	47	4.28	4.41	40
Interest expense	0.16	0.20	45	0.22	0.29	41	0.20	0.25	47	0.35	0.52	28	0.73	1.08	24
Net interest income (tax equivalent)	2.87	2.75	56	2.95	2.88	53	2.89	2.80	51	3.19	3.01	56	3.55	3.33	57
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05	0.09	51	0	0.16	11	-0.03	0.11	3	0.02	0.27	9	0.05	0.21	22
Earnings coverage of net loan and lease losses (X)	22.09	38.54	55	-17,418.40	25.70	0	-65.07	39.72	6	98.87	22.91	90	52.80	24.40	84
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.99	1.20	30	0.82	1.49	11	0.79	1.23	16	0.95	1.58	13	0.45	0.83	17
Allowance for loan and lease losses / Total loans and leases	0.99	1.17	32	0.82	1.47	11	0.79	1.20	19	0.95	1.55	13	0.45	0.81	17
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.82	0.47	86	1.05	0.70	82	0.82	0.49	85	1.11	0.71	85	1	0.57	88
30-89 days past due loans and leases / Total loans and leases	0.33	0.32	63	0.11	0.33	18	0.12	0.32	24	0.15	0.39	18	0.25	0.43	33
Liquidity and Funding															
Net noncore funding dependence	5.79	-1.97	78	11.52	-0.51	84	9.70	-2.33	85	13.20	3.20	79	18.46	14.45	65
Net short-term noncore funding dependence	3.28	-6.65	84	1.04	-6.88	78	-0.71	-7.71	71	2.38	-4.76	75	6.73	3.38	55
Net loans and leases / Total assets	61.30	59.31	53	58.38	60.99	37	55.33	58.67	38	59.75	61.58	37	59.33	63.77	27
Capitalization															
Tier 1 leverage ratio	10.58	9.06	85	8.33	9.15	28	8.59	8.98	43	8.20	9.13	21	8.88	9.76	28
Holding company equity capital / Total assets	11.42	10.29	67	12.55	10.72	78	12.32	10.71	74	12.95	11.16	75	13.97	12.43	69
Total equity capital (including minority interest) / Total assets	11.42	10.40	65	12.55	10.85	76	12.32	10.82	74	12.95	11.29	75	13.97	12.57	68
Common equity tier 1 capital / Total risk-weighted assets	10.04	12.21	22	12.01	12.57	45	12.04	12.42	45	11.75	12.38	41	12.13	12.17	53
Net loans and leases / Equity capital (X)	5.37	5.82	43	4.65	5.73	26	4.49	5.53	30	4.61	5.58	28	4.25	5.21	26
Cash dividends / Net income		33.45		26.72	23.13	54	33.45	28.27	61	41.05	42.30	50	37.56	33.12	56
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	93.03	9.35	97	14.48	16.49	52	6.50	10.50	38	12.49	16.68	41	3.46	9.26	32
Equity capital	75.61	4.03	97	5.53	9.13	41	1.32	7.46	21	4.21	6.99	38	6.06	10.49	37
Net loans and leases	102.68	6.29	98	12.40	7.22	73	-1.37	3.36	33	13.28	9.07	73	-0.77	9.10	11
Noncore funding	48.60	-10.65	93	-23.05	-25.09	56	-7.66	-14.79	62	-11.54	-12.18	51	6.01	6.59	55
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	6.20	11.08	44	5.86	11.33	41	5.80	10.95	42	5.87	13.56	39	6.11	13.04	48
Equity investment in subsidiaries / Equity capital	95.84	103.47	11	102.03	102.85	50	101.59	103.22	47	102.41	102.81	48	104.23	103.22	58
Cash from ops + noncash items + op expense / Op expense + dividends	873.97	125.04	98	92.86	98.58	41	120.59	154.48	39	180.67	147.24	72	140.30	190.27	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	187,368	125,654	501,616	528,518	583,783	49.11	96.63
Income from lease financing receivables.....	154	232	821	1,370	1,865	-33.62	65.59
Fully taxable income on loans and leases.....	184,001	122,467	489,862	515,529	569,654	50.25	99.56
Tax-exempt income on loans and leases.....	3,521	3,419	12,575	14,359	15,994	2.98	10.76
Estimated tax benefit on income on loans and leases.....	963	953	3,488	4,043	4,575	1.04	-43.79
Income on loans and leases (tax equivalent).....	188,485	126,839	505,925	533,931	590,223	48.60	94.12
Investment interest income (tax equivalent).....	48,277	34,784	141,849	137,867	144,358	38.79	86.00
Interest on balances due from depository institutions.....	306	88	587	568	1,659	247.73	800.00
Interest income on other earning assets.....	2,209	1,026	4,202	4,529	7,087	115.30	106.26
Total interest income (tax equivalent).....	239,277	162,737	652,563	676,895	743,327	47.03	92.72
Interest on time deposits of \$250K or more.....	119	404	1,356	3,894	10,393	-70.54	-80.27
Interest on time deposits < \$250K.....	1,199	1,214	3,759	11,084	21,100	-1.24	-40.58
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,876	1,541	5,839	13,191	37,871	21.74	6.47
Interest on other borrowings and trading liabilities.....	8,085	7,676	30,100	38,364	56,060	5.33	-2.40
Interest on subordinated debt and mandatory convertible securities.....	1,441	282	1,196	681	690	410.99	
Total interest expense.....	12,720	11,117	42,250	67,214	126,114	14.42	0.42
Net interest income (tax equivalent).....	226,557	151,620	610,313	609,681	617,213	49.42	103.21
Non-interest income.....	66,715	53,357	208,338	228,516	197,409	25.04	60.35
Adjusted operating income (tax equivalent).....	293,272	204,977	818,651	838,197	814,622	43.08	91.56
Overhead expense.....	226,710	116,479	499,208	542,793	509,232	94.64	122.54
Provision for credit losses.....	97,569	-17,356	-28,812	38,395	4,747		28017.87
Securities gains (losses).....	342	1,993	4,328	10,768	1,923	-82.84	-73.65
Other tax equivalent adjustments.....	1,863	0	-1	-1	0		
Pretax net operating income (tax equivalent).....	-30,665	107,948	352,775	269,142	303,296		
Applicable income taxes.....	-8,714	17,630	61,324	29,147	52,150		
Tax equivalent adjustments.....	5,635	3,500	13,913	13,586	12,940	61.00	-0.93
Applicable income taxes (tax equivalent).....	-3,079	21,130	75,237	42,733	65,090		
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	-27,586	86,818	277,538	226,409	238,206		
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	-27,586	86,818	277,538	226,409	238,206		
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	-27,586	86,818	277,538	226,409	238,206		
Investment securities income (tax equivalent).....	48,277	34,784	141,849	137,867	144,358	38.79	86.00
US Treasury and agency securities (excluding mortgage-backed securities).....	8,219	4,885	24,210	12,124	16,091	68.25	195.65
Mortgage-backed securities.....	24,377	15,833	60,479	70,611	73,835	53.96	211.81
All other securities.....	15,681	14,066	57,160	55,132	54,432	11.48	2.11
Cash dividends declared.....	42,799	23,195	92,829	92,946	89,474	84.52	143.15
Common.....	40,782	23,195	92,829	92,946	89,474	75.82	131.69
Preferred.....	2,017	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.74	2.75	48	2.78	2.96	38	2.73	2.85	39	3.08	3.27	31	3.70	4	27
Less: Interest expense	0.15	0.19	43	0.19	0.27	35	0.18	0.23	45	0.31	0.48	26	0.63	0.98	23
Equals: Net interest income (tax equivalent)	2.59	2.55	51	2.59	2.67	40	2.56	2.60	41	2.78	2.77	41	3.08	3.01	47
Plus: Non-interest income	0.76	0.97	48	0.91	1.13	47	0.87	1.04	48	1.04	1.21	50	0.98	1.32	42
Equals: adjusted operating income (tax equivalent)	3.36	3.56	45	3.50	3.87	33	3.43	3.70	33	3.82	4.04	43	4.06	4.41	34
Less: Overhead expense	2.59	2.18	79	1.99	2.28	33	2.09	2.17	49	2.47	2.57	55	2.54	2.69	46
Less: Provision for credit losses	1.12	0.04	97	-0.30	-0.12	25	-0.12	-0.09	41	0.17	0.51	12	0.02	0.15	16
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	85	0.03	0.01	85	0.02	0.01	83	0.05	0.02	76	0.01	0.01	69
Plus: other tax equivalent adjustments	0.02	0	96	0	0	48	0	0	16	0	0	13	0	0	42
Equals: Pretax net operating income (tax equivalent)	-0.35	1.35	2	1.85	1.78	54	1.48	1.66	36	1.23	1.04	63	1.51	1.56	44
Less: Applicable income taxes (tax equivalent)	-0.04	0.31	2	0.36	0.40	39	0.32	0.38	31	0.19	0.23	39	0.32	0.36	37
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	-0.32	1.03	2	1.48	1.36	62	1.16	1.26	42	1.03	0.81	71	1.19	1.19	45
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	-0.32	1.02	2	1.48	1.35	63	1.16	1.26	42	1.03	0.82	70	1.19	1.19	44
Memo: Net income (last four quarters)	0.61	1.17	8	1.28	1.07	73	1.16	1.26	42	1.03	0.82	70	1.19	1.19	44
Net income—BHC and noncontrolling (minority) interest	-0.32	1.04	2	1.48	1.37	63	1.16	1.27	41	1.03	0.83	70	1.19	1.20	44
Margin Analysis															
Average earning assets / Average assets	90.38	93.16	17	87.73	93.08	2	88.53	93.08	6	86.98	92.32	4	86.62	91.05	9
Average interest-bearing funds / Average assets	60.49	60.43	61	70.27	62.97	82	63.94	61.99	65	79.97	64.06	91	80.87	65.57	92
Interest income (tax equivalent) / Average earning assets	3.03	2.96	54	3.17	3.18	47	3.09	3.06	48	3.55	3.55	47	4.28	4.41	40
Interest expense / Average earning assets	0.16	0.20	45	0.22	0.29	41	0.20	0.25	47	0.35	0.52	28	0.73	1.08	24
Net interest income (tax equivalent) / Average earning assets	2.87	2.75	56	2.95	2.88	53	2.89	2.80	51	3.19	3.01	56	3.55	3.33	57
Yield or Cost															
Total loans and leases (tax equivalent)	3.64	3.88	34	3.67	4.05	31	3.67	4.01	32	4	4.27	35	4.88	5.09	42
Interest-bearing bank balances	0.11	0.18	10	0.11	0.10	70	0.13	0.14	41	0.42	0.27	86	2.39	2.04	72
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets	0.07	0.43	59	0.03	0.39	59	0.02	0.45	58	0.07	0.60	56	0.21	0.99	52
Total earning assets	2.98	2.93	53	3.10	3.15	45	3.02	3.04	46	3.48	3.51	44	4.20	4.36	38
Investment securities (tax equivalent)	2.08	1.78	77	2.29	1.84	81	2.13	1.77	77	2.61	2.25	78	2.88	2.76	63
US Treasury and agency securities (excluding mortgage-backed securities)	1.19	1.09	58	1.14	1.30	43	1.35	1.14	66	1.85	1.75	57	2.24	2.32	50
Mortgage-backed securities	1.53	1.67	36	1.89	1.60	74	1.76	1.57	71	2.20	2.05	60	2.47	2.61	29
All other securities	2.86	2.75	62	3.54	2.93	75	3.39	2.81	71	3.63	3.24	69	3.82	4.06	54
Interest-bearing deposits	0.07	0.16	22	0.11	0.26	19	0.09	0.21	22	0.19	0.53	10	0.51	1.10	11
Time deposits of \$250K or more	0.20	0.48	9	0.60	0.82	28	0.52	0.66	35	0.94	1.42	14	1.73	1.96	29
Time deposits < \$250K	0.32	0.44	36	0.60	0.78	35	0.50	0.62	39	1.11	1.36	25	1.62	1.82	35
Other domestic deposits	0.05	0.13	15	0.05	0.17	11	0.05	0.15	16	0.10	0.36	4	0.33	0.93	5
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.09	0.16	29	0.12	0.18	52	0.10	0.17	47	0.42	0.62	42	1.40	1.86	36
Other borrowed funds and trading liabilities	1.03	1.14	48	1.36	1.38	50	1.35	1.27	53	1.56	1.50	52	2.20	2.38	39
All interest-bearing funds	0.24	0.31	41	0.27	0.42	27	0.28	0.37	37	0.38	0.74	11	0.78	1.49	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	66,715	53,357	208,338	228,516	197,409
Fiduciary activities income	14,630	9,708	40,409	36,806	37,072
Service charges on deposit accounts - domestic	14,726	8,124	34,685	35,081	44,915
Trading revenue	-1,405	98	334	574	631
Investment banking fees and commissions	7,323	5,864	24,639	21,614	21,785
Insurance activities revenue	46	22	114	407	814
Venture capital revenue	0	0	0	0	0
Net servicing fees	2,955	2,412	10,983	11,809	9,238
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	5,061	12,552	26,144	45,366	11,909
Other non-interest income	23,379	14,577	71,030	76,859	71,045
Total overhead expenses	226,710	116,479	499,208	542,793	509,232
Personnel expense	124,147	68,117	284,098	293,590	289,452
Net occupancy expense	26,186	18,841	71,539	72,006	72,158
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,765	1,814	9,975	15,467	16,927
Other operating expenses	71,612	27,707	133,596	161,730	130,695
Fee income on mutual funds and annuities	7,830	5,474	22,981	19,915	19,888
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	4,333	2,451	2,374	2,445	2,709
Average personnel expense per employee	28.65	27.79	119.67	120.08	106.85
Average assets per employee	8,067.49	9,548.07	10,051.28	8,975.18	7,407.98

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	11.74	2.26	96	10.26	2.10	96	11.03	2.17	96	8.71	2.02	94	10.07	2.72	92	
Overhead expenses / Net Interest Income + non-interest income	78.31	61.09	89	57.81	59.31	41	62.03	59.28	57	65.82	62.28	65	63.52	61.29	65	
Percent of Average Assets																
Total overhead expense	2.59	2.18	79	1.99	2.28	33	2.09	2.17	49	2.47	2.57	55	2.54	2.69	46	
Personnel expense	1.42	1.21	77	1.16	1.28	38	1.19	1.21	49	1.34	1.30	55	1.44	1.41	51	
Net occupancy expense	0.30	0.23	80	0.32	0.24	79	0.30	0.23	77	0.33	0.26	78	0.36	0.28	78	
Other operating expenses	0.87	0.71	80	0.50	0.73	20	0.60	0.72	39	0.81	0.94	55	0.74	0.97	32	
Overhead less non-interest income	1.83	1.18	90	1.08	1.10	44	1.22	1.10	54	1.43	1.25	68	1.55	1.32	62	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	77.30	60.59	89	56.83	58.69	37	60.98	58.83	53	64.76	61.82	65	62.51	60.64	64	
Personnel expense	42.33	33.94	87	33.23	33.28	45	34.70	32.93	58	35.03	32.36	66	35.53	32.39	68	
Net occupancy expense	8.93	6.43	85	9.19	6.42	84	8.74	6.23	82	8.59	6.58	80	8.86	6.52	88	
Other operating expenses	26.04	19.35	87	14.40	18.45	24	17.54	19.18	43	21.14	22.28	60	18.12	21.20	36	
Total non-interest income	22.75	26.24	47	26.03	28.42	51	25.45	27.67	47	27.26	28.83	52	24.23	29.23	48	
Fiduciary activities income	4.99	2.31	81	4.74	2.15	81	4.94	2.20	82	4.39	2.09	80	4.55	1.97	81	
Service charges on domestic deposit accounts	5.02	3.51	72	3.96	3.21	64	4.24	3.27	65	4.19	3.27	67	5.51	3.88	70	
Trading revenue	-0.48	0.53	8	0.05	0.97	49	0.04	0.62	53	0.07	1.28	48	0.08	1.18	44	
Investment banking fees and commissions	2.50	2.33	67	2.86	2.51	69	3.01	2.58	71	2.58	2.46	68	2.67	3.54	65	
Insurance activities revenue	0.02	0.38	43	0.01	0.38	34	0.01	0.36	38	0.05	0.41	46	0.10	0.47	51	
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42	
Net servicing fees	1.01	1.49	71	1.18	0.99	73	1.34	0.60	82	1.41	0.01	89	1.13	0.28	88	
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44	
Net gain (loss) - sales of loans, OREO, and other assets	1.73	1.74	57	6.12	3.74	75	3.19	3.30	55	5.41	3.92	70	1.46	1.86	52	
Other non-interest income	7.97	8.92	49	7.11	8.65	48	8.68	9.27	58	9.17	9.65	57	8.72	10.04	53	
Overhead less non-interest income	54.56	33.42	92	30.79	29.66	48	35.53	30.52	62	37.49	31.93	63	38.28	31.06	68	
Applicable income taxes / Pretax net operating income (tax equivalent)		20.83		16.33	21.04	12	17.38	21.18	13	10.83	18.63	11	17.19	20.56	23	
Applicable income tax + TE / Pretax net operating income + TE		22.92		19.57	22.74	15	21.33	22.67	27	15.88	21.18	13	21.46	23.23	33	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	17,063,639	9,091,291	9,481,058	9,004,461	8,273,372	87.69	183.69
Commercial and industrial loans	7,472,399	3,313,696	2,649,607	3,169,464	2,228,783	125.50	457.53
Loans to individuals	2,741,420	990,884	980,221	1,022,166	1,074,079	176.66	106.44
Loans to depository institutions and acceptances of other banks	0	845	0	861	881	-100.00	-100.00
Agricultural loans	225,002	68,773	85,983	98,277	113,599	227.17	215.47
Other loans and leases	873,160	510,076	440,435	554,526	473,739	71.18	121.20
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	28,375,620	13,975,565	13,637,304	13,849,755	12,164,453	103.04	210.14
Less: Allowance for loan and lease losses	280,507	114,037	107,341	131,388	54,619	145.98	462.88
Net loans and leases	28,095,113	13,861,528	13,529,963	13,718,367	12,109,834	102.68	208.76
Debt securities that reprice or mature in over 1 year	10,378,987	6,507,691	7,260,477	5,858,099	5,192,337	59.49	216.99
Mutual funds and equity securities	42,493	13,560	24,906	14,361	37,890	213.37	22.74
Subtotal	38,516,593	20,382,779	20,815,346	19,590,827	17,340,061	88.97	210.41
Interest-bearing bank balances	1,557,808	303,447	649,356	321,504	41,571	413.37	4758.89
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	455,308	203,445	107,701	97,818	155,538	123.80	82.46
Trading assets	25,062	67,000	55,614	116,008	48,601	-62.59	393.06
Total earning assets	40,554,771	20,956,671	21,628,017	20,126,157	17,585,771	93.52	219.46
Non-interest-bearing cash and due from depository institutions	418,744	154,330	172,663	268,208	234,766	171.33	126.38
Premises, fixed assets, and leases	584,113	541,170	545,746	540,605	586,402	7.94	38.79
Other real estate owned	5,269	536	1,917	1,140	1,756	883.02	-56.99
Investment in unconsolidated subsidiaries	4,102	1,296	1,296	1,296	1,606	216.51	194.26
Intangible and other assets	4,267,809	2,090,472	2,103,925	2,023,241	2,001,397	104.16	174.40
Total assets	45,834,648	23,744,475	24,453,564	22,960,647	20,411,698	93.03	208.24
Quarterly average assets	34,956,439	23,402,316	24,274,316	23,041,394	20,302,786	49.37	136.74
Average loans and leases (YTD)	20,738,871	13,832,203	13,779,764	13,354,863	12,097,252	49.93	128.27
Memoranda							
Loans held-for-sale	39,376	50,281	35,458	63,250	46,898	-21.69	126.65
Loans not held-for-sale	28,336,244	13,925,284	13,601,846	13,786,505	12,117,555	103.49	210.30
Real estate loans secured by 1-4 family	5,588,729	2,992,218	3,007,061	3,050,087	3,247,739	86.78	95.48
Commercial real estate loans	11,185,443	5,951,497	6,342,044	5,796,982	4,859,210	87.94	272.05
Construction and land development	1,520,713	759,096	1,062,810	941,343	1,029,347	100.33	185.57
Multifamily	2,733,984	1,337,757	1,334,348	1,157,328	793,620	104.37	289.09
Nonfarm nonresidential	6,930,746	3,854,644	3,944,886	3,698,311	3,036,243	79.80	291.30
Real estate loans secured by farmland	289,467	147,576	131,953	157,392	166,423	96.15	93.49
Total investment securities	10,876,788	6,724,696	7,393,084	5,970,278	5,385,765	61.74	205.67
U.S. Treasury securities	419,024	228,891	235,584	10,208	17,682	83.07	3358.15
US agency securities (excluding mortgage-backed securities)	2,161,661	1,433,265	1,595,952	909,545	650,592	50.82	254.45
Municipal securities	1,840,723	1,467,804	1,654,986	1,492,162	1,275,643	25.41	60.84
Mortgage-backed securities	6,074,925	3,396,151	3,706,663	3,350,117	3,196,607	78.88	309.21
Asset-backed securities	21,253	37,672	26,647	41,655	66,812	-43.58	-85.36
Other debt securities	316,709	147,353	148,346	152,230	140,539	114.93	148.16
Mutual funds and equity securities	42,493	13,560	24,906	14,361	37,890	213.37	22.74
Available-for-sale securities	8,751,893	6,711,136	7,368,178	5,955,917	5,347,875	30.41	210.69
U.S. Treasury securities	419,024	228,891	235,584	10,208	17,682	83.07	3358.15
US agency securities (excluding mortgage-backed securities)	1,633,137	1,433,265	1,595,952	909,545	650,592	13.95	186.60
Municipal securities	750,056	1,467,804	1,654,986	1,492,162	1,275,643	-48.90	65.74
Mortgage-backed securities	5,611,814	3,396,151	3,706,663	3,350,117	3,196,607	65.24	280.46
Asset-backed securities	21,253	37,672	26,647	41,655	66,812	-43.58	-85.36
Other debt securities	316,609	147,353	148,346	152,230	140,539	114.86	148.09
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-126,806						
Available-for-sale securities appreciation (depreciation)	-467,645	63,915	-2,855	185,163	72,228		
Structured notes, fair value	233,062	196,544	234,235	48,183	157,240	18.58	-21.95
Pledged securities	4,695,152	2,506,257	2,700,877	2,427,365	2,104,494	87.34	200.08

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	12,463,136	6,098,354	6,309,972	1,151,392	847,017	104.37	1815.14
NOW, ATS and transaction accounts	8,303,208	184,987	196,169	284,386	342,715	4388.54	4090.30
Time deposits less brokered deposits < \$250K	2,304,722	703,674	700,797	730,352	1,037,161	227.53	128.82
MMDA and other savings accounts	12,311,300	10,530,811	11,109,505	14,486,196	11,687,961	16.91	44.70
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	35,382,366	17,517,826	18,316,443	16,652,326	13,914,854	101.98	241.38
Time deposits of \$250K or more	225,024	256,922	252,751	285,149	546,038	-12.42	-33.67
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	510,996	396,164	392,551	432,332	678,196	28.99	25.69
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,602,649	20,000	27,500	95,000	90,728	12913.25	205.59
Other borrowings w/remaining maturity over 1 year	904,923	2,107,627	2,103,296	2,093,901	1,991,128	-57.06	17.89
Brokered deposits < \$250K	0	75,031	0	100,003	92,536	-100.00	-100.00
Noncore funding	4,243,592	2,855,744	2,776,098	3,006,385	3,398,626	48.60	70.92
Trading liabilities	0	23,700	24,960	13,864	842	-100.00	
Subordinated notes and debentures + trust preferred securities	298,643	54,000	54,000	54,000	64,310	453.04	563.65
Other liabilities	677,933	313,758	270,045	261,416	180,613	116.07	417.10
Total liabilities	40,602,534	20,765,028	21,441,546	19,987,991	17,559,245	95.53	211.77
Equity Capital							
Perpetual preferred stock (including surplus)	241,702	0	0	0	0		
Common stock	292,959	165,676	165,838	165,367	169,616	76.83	116.31
Common surplus	4,136,376	1,880,779	1,886,524	1,881,374	1,948,647	119.93	205.22
Retained earnings	899,276	847,290	968,010	783,892	682,185	6.14	120.07
Accumulated other comprehensive income	-338,199	91,909	-2,375	147,771	56,207		
Other equity capital components	0	-6,207	-5,979	-5,748	-4,202		
Total holding company equity capital	5,232,114	2,979,447	3,012,018	2,972,656	2,852,453	75.61	183.37
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,232,114	2,979,447	3,012,018	2,972,656	2,852,453	75.61	183.37
Total liabilities and capital	45,834,648	23,744,475	24,453,564	22,960,647	20,411,698	93.03	208.24
Memoranda							
Non-interest-bearing deposits	12,470,007	6,098,354	6,309,972	1,151,392	847,017	104.48	1816.20
Interest-bearing deposits	23,137,383	11,751,425	12,259,222	15,886,086	13,706,411	96.89	127.49
Total deposits	35,607,390	17,849,779	18,569,194	17,037,478	14,553,428	99.48	229.04
Long-term debt that reprices within 1 year	612,000	612,000	612,000	562,000	150,000	0.00	-3.85
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,012,018	2,972,656	2,972,656	2,852,453	2,689,570		
Accounting restatements	0	0	0	-31,150	6,322		
Net income	-27,586	86,818	277,538	226,409	238,206		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	165	139	583	577	567		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	70,078	2,856	3,731	82,358	102,413		
Changes incident to business combinations	2,690,031	0	0	0	0		
Less: Dividends declared	42,799	23,195	92,829	92,946	89,474		
Change in other comprehensive income	-335,824	-55,862	-150,146	91,564	101,157		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	6,187	1,747	7,947	8,107	8,518		
Holding company equity capital, ending balance	5,232,114	2,979,447	3,012,018	2,972,656	2,852,453		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	37.23	37.11	47	38.29	36.10	51	38.77	36.25	52	39.22	36.22	49	40.53	37.78	44
Commercial and industrial loans	16.30	10.78	78	13.96	13.88	52	10.84	10.76	60	13.80	13.52	51	10.92	12.02	47
Loans to individuals	5.98	3.61	78	4.17	3.42	68	4.01	3.36	67	4.45	3.40	67	5.26	4.20	64
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	75	0	0.02	34	0	0.03	74	0	0.04	66
Agricultural loans	0.49	0.17	82	0.29	0.19	74	0.35	0.18	77	0.43	0.19	79	0.56	0.24	81
Other loans and leases	1.91	4.19	30	2.15	4.29	35	1.80	4.47	29	2.42	4.63	34	2.32	5.01	32
Net loans and leases	61.30	59.31	53	58.38	60.99	37	55.33	58.67	38	59.75	61.58	37	59.33	63.77	27
Debt securities over 1 year	22.64	19.47	65	27.41	16.70	88	29.69	19.46	81	25.51	15.55	88	25.44	14.60	88
Mutual funds and equity securities	0.09	0.06	72	0.06	0.06	67	0.10	0.06	70	0.06	0.05	68	0.19	0.06	86
Subtotal	84.03	80.04	59	85.84	78.43	79	85.12	79.22	69	85.32	78.16	77	84.95	79.65	61
Interest-bearing bank balances	3.40	7.18	28	1.28	9.08	5	2.66	8.50	15	1.40	7.51	9	0.20	3.06	3
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.99	1.65	44	0.86	1.59	40	0.44	1.56	29	0.43	1.68	21	0.76	1.91	37
Trading assets	0.05	0.52	49	0.28	0.56	57	0.23	0.49	61	0.51	1.01	58	0.24	1.19	51
Total earning assets	88.48	91.28	16	88.26	91.48	11	88.45	91.77	12	87.66	91.05	12	86.16	89.53	13
Non-interest cash and due from depository institutions	0.91	0.96	45	0.65	1	23	0.71	0.82	38	1.17	1.07	54	1.15	1.14	48
Other real estate owned	0.01	0.01	66	0	0.02	25	0.01	0.01	57	0	0.02	31	0.01	0.03	30
All other assets	10.61	7.70	85	11.09	7.44	89	10.85	7.35	89	11.18	7.82	87	12.69	9.27	84
Memoranda															
Short-term investments	4.39	10.28	22	2.13	11.92	5	3.10	11.47	12	1.83	11.17	3	0.97	7.63	7
U.S. Treasury securities	0.91	1.80	51	0.96	0.98	73	0.96	1.47	61	0.04	0.84	45	0.09	1.03	44
US agency securities (excluding mortgage-backed securities)	4.72	0.79	93	6.04	0.73	96	6.53	0.82	96	3.96	0.63	93	3.19	0.54	94
Municipal securities	4.02	1.72	80	6.18	1.77	88	6.77	1.73	92	6.50	1.69	90	6.25	1.34	94
Mortgage-backed securities	13.25	14.04	51	14.30	12.38	61	15.16	14.14	58	14.59	11.75	66	15.66	11.44	76
Asset-backed securities	0.05	0.56	53	0.16	0.35	64	0.11	0.50	58	0.18	0.32	67	0.33	0.28	73
Other debt securities	0.69	0.55	66	0.62	0.46	70	0.61	0.53	65	0.66	0.42	74	0.69	0.39	75
Loans held-for-sale	0.09	0.40	42	0.21	0.46	44	0.15	0.55	43	0.28	0.52	44	0.23	0.39	50
Loans held for investment	61.82	59.15	54	58.65	61.15	36	55.62	58.06	40	60.04	61.72	37	59.37	63.50	29
Real estate loans secured by 1-4 family	12.19	11.67	56	12.60	11.69	55	12.30	11.46	58	13.28	11.91	57	15.91	13.29	61
Revolving	1.80	1.40	64	2.32	1.51	67	2.33	1.42	73	2.48	1.66	65	2.87	2.07	65
Closed-end, secured by first liens	10.26	9.94	56	10.03	9.76	55	9.76	9.67	56	10.56	9.81	55	12.71	10.69	65
Closed-end, secured by junior liens	0.13	0.17	60	0.26	0.21	75	0.21	0.17	74	0.24	0.22	68	0.33	0.28	66
Commercial real estate loans	24.40	23.42	54	25.06	22.27	58	25.94	22.69	57	25.25	22.22	54	23.81	22.23	50
Construction and land development	3.32	3.49	53	3.20	3.32	53	4.35	3.34	64	4.10	3.40	62	5.04	3.44	72
Multifamily	5.96	3.52	81	5.63	3.21	83	5.46	3.57	80	5.04	3.12	76	3.89	3.01	73
Nonfarm nonresidential	15.12	15.11	50	16.23	14.77	55	16.13	14.57	57	16.11	14.72	52	14.88	14.69	50
Real estate loans secured by farmland	0.63	0.33	77	0.62	0.33	76	0.54	0.30	76	0.69	0.33	77	0.82	0.36	79

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	60.13	61.87	40	65.05	57.91	59	69.52	61.05	58	65.02	57.15	59	68.01	57.46	61
Real estate loans secured by 1-4 family	19.70	20.07	50	21.41	19.43	58	22.05	19.86	55	22.02	19.43	58	26.70	20.75	68
Revolving	2.91	2.35	61	3.94	2.45	70	4.17	2.43	76	4.11	2.64	69	4.82	3.15	71
Closed-end	16.79	17.49	48	17.47	16.76	57	17.88	17.24	55	17.91	16.59	58	21.88	17.39	69
Commercial real estate loans	39.42	38.39	48	42.59	35.36	60	46.51	37.86	58	41.86	34.63	59	39.95	33.52	57
Construction and land development	5.36	5.82	52	5.43	5.29	56	7.79	5.65	68	6.80	5.26	67	8.46	5.09	76
1-4 family	1.37	1.29	60	1.20	1.05	65	1.46	1.18	64	1.32	0.93	68	0.99	0.94	61
Other	3.99	4.49	48	4.23	4.21	53	6.33	4.40	68	5.47	4.19	66	7.47	4.02	81
Multifamily	9.63	5.66	82	9.57	5.08	86	9.78	5.78	83	8.36	4.96	79	6.52	4.69	73
Nonfarm nonresidential	24.43	25	46	27.58	23.47	60	28.93	24.56	60	26.70	22.93	55	24.96	22.15	53
Owner-occupied	11.02	8.44	65	11.44	7.93	71	12.21	8.29	73	11.49	7.68	73	11.45	7.72	76
Other	13.40	16.32	38	16.14	15.25	54	16.72	15.94	53	15.21	14.95	49	13.51	14.34	46
Real estate loans secured by farmland	1.02	0.59	77	1.06	0.56	77	0.97	0.54	75	1.14	0.54	79	1.37	0.55	80
Loans to depository institutions and acceptances of other banks	0	0.03	34	0.01	0.03	75	0	0.04	34	0.01	0.06	73	0.01	0.11	65
Commercial and industrial loans	26.33	18.81	76	23.71	23.16	55	19.43	18.86	59	22.88	22.17	57	18.32	19.53	50
Loans to individuals	9.66	6.52	71	7.09	6.02	68	7.19	6.24	67	7.38	6.13	66	8.83	7.13	66
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.79	0.31	82	0.49	0.33	73	0.63	0.34	77	0.71	0.32	79	0.93	0.37	81
Other loans and leases	3.08	8.03	29	3.65	8.05	38	3.23	8.75	30	4	9.09	38	3.89	9.85	34
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	456.04	395.39	59	468.22	382.51	68	458.16	391.81	61	475.34	381.27	70	469.72	391.26	58
Real estate loans secured by 1-4 family	149.36	125.02	67	154.10	124.29	65	145.31	126.06	65	161.01	125.03	66	184.39	138.18	69
Revolving	22.05	14.84	69	28.34	16.14	73	27.50	15.44	76	30.07	17.42	73	33.26	21.26	70
Closed-end	127.31	108.83	67	125.77	106.79	62	117.82	108.85	57	130.94	106.14	63	151.13	115.20	70
Commercial real estate loans	298.94	249.33	61	306.51	237.40	65	306.47	245.88	63	306.02	234.65	64	275.88	229.44	54
Construction and land development	40.64	36.95	58	39.09	35.26	60	51.36	35.95	68	49.69	35.62	68	58.44	34.95	75
1-4 family	10.38	8.02	66	8.66	6.84	69	9.62	7.42	66	9.68	6.34	70	6.84	6.61	60
Other	30.26	28.49	51	30.44	28.01	57	41.74	28.11	71	40.01	28.16	69	51.60	27.32	83
Multifamily	73.07	37.99	84	68.90	34.02	86	64.48	38.66	83	61.09	32.74	85	45.06	31.04	79
Nonfarm nonresidential	185.23	160.85	61	198.52	157.71	64	190.63	158.05	61	195.23	155.06	60	172.38	152.10	55
Owner-occupied	83.59	53.96	73	82.32	52.99	76	80.44	52.99	73	84.03	52.37	76	79.07	53.07	70
Other	101.65	105.37	50	116.20	102.29	57	110.19	102.54	54	111.20	100.54	56	93.31	97.41	47
Real estate loans secured by farmland	7.74	3.46	79	7.60	3.50	78	6.38	3.22	77	8.31	3.44	78	9.45	3.60	80
Loans to depository institutions and acceptances of other banks	0	0.18	34	0.04	0.18	75	0	0.21	34	0.05	0.28	73	0.05	0.44	66
Commercial and industrial loans	199.71	113.45	84	170.66	145.22	63	128.04	114.45	62	167.31	139.91	63	126.54	122.02	52
Loans to individuals	73.27	36.67	79	51.03	35.91	72	47.37	34.55	72	53.96	37.47	70	60.98	43.51	66
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	6.01	1.66	87	3.54	1.94	78	4.16	1.86	80	5.19	1.88	82	6.45	2.18	83
Other loans and leases	23.34	47.86	34	26.27	47.52	38	21.28	51.06	30	29.27	49.54	41	26.90	52.44	33
Supplemental															
Non-owner occupied CRE loans / Gross loans	29.15	30.57	44	32.44	27.81	61	35.79	30.07	61	31.65	27.32	55	30.18	26.45	56
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	221.10	198.65	54	233.53	185.94	61	235.88	195.33	61	231.42	183.76	60	208.42	178.57	55
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	304.68	256.17	61	315.85	243.39	68	316.32	252.85	65	315.45	240.85	66	287.50	236.10	54

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	4.39	10.28	22	2.13	11.92	5	3.10	11.47	12	1.83	11.17	3	0.97	7.63	7
Liquid assets	23.25	28.10	37	23.51	27.16	41	26.24	29.03	41	21.67	26.22	38	20.53	22.44	53
Investment securities	23.73	21.67	59	28.32	18.78	84	30.23	21.63	74	26	17.85	82	26.39	16.99	84
Net loans and leases	61.30	59.31	53	58.38	60.99	37	55.33	58.67	38	59.75	61.58	37	59.33	63.77	27
Net loans, leases and standby letters of credit	61.77	60.12	51	58.69	61.79	36	55.64	59.49	38	60.13	62.48	36	59.76	64.84	26
Core deposits	77.20	76.85	31	73.78	73.69	34	74.90	75.71	32	72.53	70.67	41	68.17	63.09	51
Noncore funding	9.26	9.46	64	12.03	11.95	64	11.35	10.30	69	13.09	14.13	59	16.65	19.36	54
Time deposits of \$250K or more	0.49	1.46	18	1.08	1.96	32	1.03	1.58	38	1.24	2.11	33	2.68	2.94	53
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.11	1.11	68	1.67	1.22	75	1.61	1.23	72	1.88	1.47	72	3.32	1.94	75
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.11	0.44	80	1.67	0.60	82	1.61	0.54	81	1.88	0.54	82	3.32	0.48	88
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	5.68	1.03	93	0.08	1.11	40	0.11	1	41	0.41	1.24	43	0.44	3.01	23
Earning assets that reprice within 1 year	33.26	36.68	42	25.94	38.67	20	28.09	37.37	26	26.38	39.38	20	30.17	39.29	25
Interest-bearing liabilities that reprice within 1 year	4.32	6.16	45	3.56	7.73	22	2.78	6.39	19	4.12	8.20	25	6.57	10.19	25
Long-term debt that reprices within 1 year	1.34	0.22	90	2.58	0.28	92	2.50	0.26	92	2.45	0.47	89	0.73	0.96	69
Net assets that reprice within 1 year	27.61	29.01	46	19.80	29.49	29	22.81	29.65	34	19.81	29.11	28	22.86	26.63	38
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.79	-1.97	78	11.52	-0.51	84	9.70	-2.33	85	13.20	3.20	79	18.46	14.45	65
Net short-term noncore funding dependence	3.28	-6.65	84	1.04	-6.88	78	-0.71	-7.71	71	2.38	-4.76	75	6.73	3.38	55
Short-term investment / Short-term noncore funding	61.43	265.83	15	70.43	246.74	17	124.14	273.46	30	47.38	184.19	16	14.44	77.77	18
Liquid assets - short-term noncore funding / Nonliquid assets	20.97	35.38	34	26.78	30.67	48	32.19	36.68	49	22.74	28.18	50	17.41	16.97	58
Net loans and leases / Total deposits	78.90	73.06	64	77.66	76.22	56	72.86	72.79	52	80.52	79.43	55	83.21	90.31	30
Net loans and leases / Core deposits	79.40	78.05	57	79.13	83.77	46	73.87	78.25	46	82.38	88.34	42	87.03	103.93	24
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.64	-3.53	41		0.62			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.41	-8.82	18	3.43	1.31	82	-0.14	-0.25	55	10.26	4.31	91	4.23	1.36	93
Structured notes appreciation (depreciation) / Tier 1 capital	-0.66	-0.15	13	-0.13	0	9	-0.24	-0.02	8	0.01	0.02	68	-0.04	0	10
Percent of Investment Securities															
Held-to-maturity securities	19.15	20.27	51	0	12.84	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	80.46	77.97	48	99.80	85.49	79	99.66	83.77	76	99.76	87.23	79	99.30	85.40	78
U.S. Treasury securities	3.85	8.39	49	3.40	5.10	67	3.19	6.70	56	0.17	4.72	41	0.33	6.15	38
US agency securities (excluding mortgage-backed securities)	19.87	3.73	92	21.31	4.35	92	21.59	4.12	92	15.23	4.01	88	12.08	3.49	86
Municipal securities	16.92	7.89	79	21.83	9.71	79	22.39	8.22	84	24.99	9.83	80	23.69	7.75	87
Mortgage-backed securities	55.85	65.55	33	50.50	66.67	25	50.14	66.54	23	56.11	66.64	32	59.35	67.43	35
Asset-backed securities	0.20	2.78	54	0.56	1.97	64	0.36	2.50	58	0.70	1.91	64	1.24	1.66	71
Other debt securities	2.91	3.16	61	2.19	3.05	58	2.01	3.08	55	2.55	3.01	60	2.61	2.94	64
Mutual funds and equity securities	0.39	0.30	68	0.20	0.36	60	0.34	0.29	70	0.24	0.35	60	0.70	0.40	72
Debt securities 1 year or less	4.19	8.63	40	3.03	9.29	26	1.46	7.78	19	1.64	10.55	14	2.89	11.86	20
Debt securities 1 to 5 years	4.71	18.50	17	3.70	16.09	25	3.08	18.25	14	3.60	17.03	23	5.73	17.94	31
Debt securities over 5 years	90.72	70.45	89	93.08	72.48	86	95.12	71.11	94	94.52	69.86	91	90.68	66.02	87
Pledged securities	43.17	29.79	72	37.27	33.48	57	36.53	32.26	57	40.66	35.67	56	39.08	30.57	60
Structured notes, fair value	2.14	0.08	94	2.92	0.05	96	3.17	0.11	93	0.81	0.02	94	2.92	0.03	96
Percent Change from Prior Like Quarter															
Short-term investments	297.15	-1.29	99	35.98	156.41	24	80.54	27.98	80	112.74	183.32	48	-29.96	26.69	10
Investment securities	61.74	28.40	85	25.44	31.91	55	23.83	31.36	47	10.85	23.62	35	16.33	11.75	71
Core deposits	101.98	14.47	99	27.42	29.18	50	9.99	16.94	28	19.67	26.88	27	2.63	11.23	19
Noncore funding	48.60	-10.65	93	-23.05	-25.09	56	-7.66	-14.79	62	-11.54	-12.18	51	6.01	6.59	55

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			5,687,252	4,805,383	3,755,381
Commit: Secured commercial real estate loans	2,296,908	1,237,464	1,711,123	1,149,922	932,636
Commit: Unsecured real estate loans	72,676	39,920	99,657	38,610	67,074
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	214,933	75,113	75,726	86,853	87,784
Commercial and similar letters of credit	6,200	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	134,374	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	96,026	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	230,400	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	114,543	273,710	126,107	261,027	101,628
Written options contracts (interest rate)	114,827	237,439	90,731	224,719	65,733
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	11,541,725	6,010,131	6,903,811	5,467,814	3,261,114
Futures and forward foreign exchange	10,293	21,968	10,192	9,825	8,139
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							23.26	22.78	59	20.93	22.01	53	18.40	23.52	38
Standby letters of credit	0.47	0.64	51	0.32	0.67	33	0.31	0.65	35	0.38	0.71	39	0.43	0.84	38
Commercial and similar letters of credit	0.01	0.02	66	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.29	0.26	68	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.21	0.18	71	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0.50	0.19	80	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	25.70	45.51	63	27.56	42.67	66	29.16	46.30	68	25.97	48.62	61	16.84	68.47	42
Interest rate contracts	25.68	33.09	65	27.46	30.32	69	29.12	32.46	70	25.93	34.36	64	16.80	47.31	44
Interest rate futures and forward contracts	0.25	4.02	55	1.15	4.59	64	0.52	3.25	58	1.14	6.21	60	0.50	10.67	51
Written options contracts (interest rate)	0.25	1.59	43	1	2	55	0.37	1.41	51	0.98	2.18	51	0.32	2.47	43
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	25.18	19.54	72	25.31	20.33	71	28.23	20.49	77	23.81	20.83	67	15.98	28.86	53
Foreign exchange contracts	0.02	6.48	57	0.09	6.19	61	0.04	6.30	61	0.04	6.01	55	0.04	10.12	50
Futures and forward foreign exchange contracts	0.02	3.96	60	0.09	3.83	63	0.04	3.78	64	0.04	3.47	56	0.04	5.23	53
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							41.27	44.98	58	35.98	42.82	58	31.04	45.53	41

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	11,781,388	6,543,248	7,130,841	5,963,385	3,436,614
Interest rate contracts	11,771,095	6,521,280	7,120,649	5,953,560	3,428,475
Foreign exchange contracts	10,293	21,968	10,192	9,825	8,139
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	124,836	295,678	136,299	270,852	109,767
Written options	114,827	237,439	90,731	224,719	65,733
Exchange-traded	0	0	0	0	0
Over-the-counter	114,827	237,439	90,731	224,719	65,733
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	11,541,725	6,010,131	6,903,811	5,467,814	3,261,114
Held for trading	0	2,120,055	2,443,369	2,017,974	1,305,946
Interest rate contracts	0	2,098,087	2,433,177	2,008,149	1,297,807
Foreign exchange contracts	0	21,968	10,192	9,825	8,139
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	11,781,388	4,423,193	4,687,472	3,945,411	2,130,668
Interest rate contracts	11,771,095	4,423,193	4,687,472	3,945,411	2,130,668
Foreign exchange contracts	10,293	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	11,896,961	6,305,809	7,040,110	5,738,665	3,367,880
One year or less	795,101	745,558	436,605	541,389	142,829
Over 1 year to 5 years	5,751,855	2,302,554	2,745,772	2,446,089	1,698,591
Over 5 years	5,350,005	3,257,697	3,857,733	2,751,187	1,526,460
Gross negative fair value (absolute value)	141,198	23,700	41,872	18,187	12,393
Gross positive fair value	56,324	138,444	74,226	140,201	51,301
Held for trading	0	64,736	53,421	113,624	42,433
Non-traded	56,324	73,708	20,805	26,577	8,868
Current credit exposure on risk-based capital derivative contracts	56,324	138,444	74,226	140,201	51,301
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.91	93.91	47	99.66	94.52	44	99.86	94.17	46	99.84	94.10	52	99.76	93.44	56
Foreign exchange contracts	0.09	3.18	56	0.34	3.16	60	0.14	3.47	57	0.16	3.49	53	0.24	3.20	48
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	1.06	10.22	32	4.52	12.82	44	1.91	11.16	37	4.54	14.05	39	3.19	13.49	37
Exchange-traded	0.97	6.03	30	3.63	8.11	43	1.27	6.28	30	3.77	8.18	42	1.91	5.91	40
Over-the-counter	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	0.97	5.74	31	3.63	7.80	46	1.27	5.96	32	3.77	7.73	44	1.91	5.10	43
Exchange-traded	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Over-the-counter	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Held for trading															
Interest rate contracts	97.97	74.58	80	91.85	69.64	69	96.82	74.26	78	91.69	68.76	71	94.89	69.75	73
Foreign exchange contracts	0	38.74	22	32.40	42.14	45	34.26	40.42	48	33.84	43.53	43	38	44.16	45
Equity, commodity, and other contracts	0	32.48	22	32.06	36.29	49	34.12	34.15	51	33.67	36.62	48	37.76	37.24	47
Non-traded															
Interest rate contracts	0	1.60	34	0.34	1.47	72	0.14	1.68	70	0.16	1.60	65	0.24	1.60	62
Foreign exchange contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Equity, commodity, and other contracts	100	61.26	77	67.60	57.86	54	65.74	59.58	51	66.16	56.47	56	62	55.84	54
Interest rate contracts	99.91	57.41	69	67.60	54.11	58	65.74	56.71	56	66.16	53.82	59	62	52.22	58
Foreign exchange contracts	0.09	0.37	71	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	100.98	92.63	78	96.37	90.92	49	98.73	92.53	57	96.23	91.48	51	98	93.86	54
Over 1 year to 5 years	6.75	27.97	31	11.39	26.80	42	6.12	27.56	28	9.08	32.05	33	4.16	32.17	18
Over 5 years	48.82	26.35	81	35.19	28.69	60	38.51	27.01	67	41.02	27.06	71	49.43	30.45	79
Gross negative fair value (absolute value)	45.41	29.53	67	49.79	30.03	71	54.10	29.89	76	46.13	29.56	71	44.42	28.09	70
Gross positive fair value	1.20	1.21	54	0.36	1.21	17	0.59	0.98	32	0.30	1.55	14	0.36	0.83	35
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.48	1.52	14	2.12	1.70	70	1.04	1.34	34	2.35	2.23	56	1.49	1.19	68
Gross positive fair value (X)	0.04	0.06	63	0.01	0.05	37	0.02	0.04	59	0.01	0.07	26	0.01	0.06	34
Held for trading (X)	0.02	0.06	41	0.07	0.07	70	0.04	0.05	62	0.08	0.09	61	0.03	0.07	50
Non-traded (X)	0	0.04	23	0.03	0.05	60	0.03	0.04	68	0.06	0.07	64	0.02	0.06	59
Current credit exposure (X)	0.02	0.01	67	0.04	0.01	84	0.01	0.01	64	0.01	0.02	63	0.01	0.01	59
Credit losses on derivative contracts	0.02	0.04	54	0.07	0.05	75	0.04	0.04	69	0.08	0.06	65	0.03	0.05	52
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.17	0.47	50	0.89	0.61	76	0.45	0.46	66	0.91	0.85	64	0.36	0.73	54

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	107,341	131,388	131,388	95,966	55,461
Gross losses	4,664	1,570	4,310	15,557	14,789
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,890	1,575	9,075	12,584	9,200
Net losses	2,774	-5	-4,765	2,973	5,589
Provision for loan and lease losses	97,569	-17,356	-28,812	38,395	4,747
Adjustments	78,371	0	0	0	0
Ending balance	280,507	114,037	107,341	131,388	54,619
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	1.12	0.04	97	-0.30	-0.11	21	-0.12	-0.09	38	0.17	0.51	12	0.02	0.15	16
Provision for loan and lease losses / Average loans and leases	1.88	0.06	97	-0.50	-0.20	18	-0.21	-0.16	38	0.29	0.82	10	0.04	0.24	14
Provision for loan and lease losses / Net loan and lease losses	3,517.27	49.50	96	347,120	-168.35	99	604.66	-105.48	88	1,291.46	487.86	87	84.93	130.58	13
Allowance for loan and lease losses / Total loans and leases not held for sale	0.99	1.20	30	0.82	1.49	11	0.79	1.23	16	0.95	1.58	13	0.45	0.83	17
Allowance for loan and lease losses / Total loans and leases	0.99	1.17	32	0.82	1.47	11	0.79	1.20	19	0.95	1.55	13	0.45	0.81	17
Allowance for loan and lease losses / Net loans and leases (X)	25.28	38.27	64		18.09			21.39		44.19	11.58	90	9.77	8.03	72
Allowance for loan and lease losses / Nonaccrual assets	123.07	355.27	12	77.69	291.29	8	97.43	364.13	9	86.13	299.17	7	45.53	218.72	5
ALLL / 90+ days past due + nonaccrual loans and leases	122.19	284.19	21	77.46	246.27	12	97.42	287.08	15	86.03	244.34	13	45.09	151.73	12
Gross loan and lease losses / Average loans and leases	0.09	0.17	45	0.05	0.24	19	0.03	0.19	10	0.12	0.34	22	0.12	0.28	31
Recoveries / Average loans and leases	0.04	0.07	32	0.05	0.08	41	0.07	0.08	47	0.09	0.07	72	0.08	0.08	57
Net losses / Average loans and leases	0.05	0.09	51	0	0.16	11	-0.03	0.11	3	0.02	0.27	9	0.05	0.21	22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	43.85	10.98	95	10.12	7.39	72	58.33	34.67	82	85.09	33.98	93	70.89	36.22	88
Earnings coverage of net loan and lease losses (X)	22.09	38.54	55	-17,418.40	25.70	0	-65.07	39.72	6	98.87	22.91	90	52.80	24.40	84

Net Loan and Lease Losses By Type

Real estate loans	0.04	-0.01	90	-0.01	0.03	24	-0.05	0.02	4	-0.03	0.04	5	0.01	0.01	59
Real estate loans secured by 1-4 family	0.02	-0.02	91	-0.04	-0.01	18	-0.06	-0.02	12	-0.27	0.01	1	0.02	0.01	65
Revolving	0	-0.08	60	-0.18	-0.03	13	-0.12	-0.07	21	0	0.01	44	0.13	0.02	86
Closed-end	0.03	-0.02	90	-0.01	-0.01	38	-0.05	-0.01	14	-0.34	0	1	0	0	38
Commercial real estate loans	0.05	0	90	0	0.05	50	-0.05	0.04	6	0.09	0.07	68	0.01	0.01	55
Construction and land development	0	-0.02	51	0	0	57	0	0	45	0.43	0	97	0.21	-0.01	96
1-4 family	0	0	58	0	0	58	0	0	30	0	0	59	0	0	19
Other	0	-0.01	46	0	0	57	0	0	42	0.43	0	98	0.21	-0.01	96
Multifamily	0	0	18	0	0	54	0	0.01	75	0	0	85	-0.13	0	2
Nonfarm nonresidential	0.08	0.01	90	0	0.07	49	-0.08	0.05	3	0.03	0.11	42	-0.03	0.02	9
Owner-occupied	0	0	82	0	0.01	19	-0.07	0.01	1	0	0.02	41	0	0.01	22
Other	0.08	0	92	0.01	0.06	60	-0.01	0.04	11	0.03	0.08	52	-0.02	0.01	5
Real estate loans secured by farmland	-0.01	0	15	-0.02	0	13	-0.02	0	16	0.02	0.02	79	0	0.01	16
Commercial and industrial loans	-0.01	0.11	31	0.01	0.20	26	0.02	0.17	23	0.16	0.47	28	0.10	0.37	20
Loans to individuals	0.17	0.70	21	0.10	1.06	5		0.71		0.07	1.13	5	0.25	1.17	15
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans	-0.02	0	14	-0.08	0.02	8	-0.02	0.02	20	0.05	0.19	64	-0.03	0.08	8
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.02	0.16	51	-0.03	0.09	11	-0.04	0.10	6	0.02	0.15	48	-0.06	0.15	4

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	94,114	15,494	16,880	20,459	30,481
90+ days past due loans and leases	1,646	445	7	166	1,184
Nonaccrual loans and leases	227,925	146,782	110,177	152,549	119,956
Total past due and nonaccrual loans and leases	323,685	162,721	127,064	173,174	151,621
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	344
Restructured nonaccrual	23,783	14,339	11,661	14,904	13,155
Total restructured loans and leases	23,783	14,339	11,661	14,904	13,499
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	20,999	15,226	18,378	17,748	17,345
Other real estate owned	5,269	536	1,917	1,140	1,756
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.33	0.32	63	0.11	0.33	18	0.12	0.32	24	0.15	0.39	18	0.25	0.43	33
90+ days past due loans and leases	0.01	0.10	36	0	0.11	29	0	0.10	20	0	0.12	23	0.01	0.15	26
Nonaccrual loans and leases	0.80	0.44	87	1.05	0.65	85	0.81	0.46	85	1.10	0.66	86	0.99	0.51	88
90+ days past due and nonaccrual loans and leases	0.81	0.59	75	1.05	0.82	73	0.81	0.62	73	1.10	0.85	75	1	0.71	79
30-89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	73
Nonaccrual restructured	0.08	0.10	58	0.10	0.13	52	0.09	0.10	53	0.11	0.13	51	0.11	0.14	52
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.33	0.32	63	0.11	0.33	18	0.12	0.32	24	0.15	0.40	18	0.25	0.43	33
90+ days past due assets	0.01	0.10	34	0	0.11	27	0	0.10	18	0	0.12	21	0.01	0.15	23
Nonaccrual assets	0.80	0.45	86	1.05	0.66	84	0.81	0.47	83	1.10	0.67	83	0.99	0.53	87
30+ days past due and nonaccrual assets	1.14	0.94	69	1.16	1.18	57	0.93	0.97	58	1.25	1.29	59	1.25	1.19	60
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.50	0.35	77	0.62	0.50	74	0.45	0.36	72	0.67	0.52	76	0.59	0.44	72
90+ days past due and nonaccrual assets + other real estate owned	0.51	0.36	78	0.62	0.53	70	0.46	0.37	70	0.67	0.55	71	0.60	0.48	66
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.55	0.41	75	0.68	0.58	66	0.53	0.41	70	0.75	0.60	70	0.68	0.53	68
Allowance for loan and lease losses	90.62	62.77	80	142.54	69.27	88	121.55	62.64	88	130.48	66.66	89	255.22	115.41	89
Equity capital + allowance for loan and lease losses	4.61	3.67	71	5.25	5.03	59	4.18	3.60	64	5.52	4.97	63	4.80	4.28	57
Tier 1 capital + allowance for loan and lease losses	6.74	4.23	80	8.21	5.96	73	6.20	4.30	75	8.85	6.05	76	7.91	5.65	75
Loans and leases + other real estate owned	0.90	0.69	72	1.16	0.97	70	0.96	0.71	74	1.24	0.97	75	1.15	0.85	75

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.38	0.26	72	0.14	0.31	23	0.10	0.26	25	0.14	0.39	21	0.24	0.38	38
90+ days past due	0.01	0.13	51	0	0.13	40	0	0.12	15	0	0.16	29	0.01	0.16	39
Nonaccrual	1.04	0.51	85	1.06	0.76	77	0.74	0.52	75	1.13	0.76	81	0.88	0.46	84
Commercial and industrial															
30–89 days past due	0.16	0.26	44	0.02	0.22	11	0.12	0.24	38	0.02	0.23	10	0.05	0.31	14
90+ days past due	0	0.03	43	0	0.02	15	0	0.04	18	0	0.03	44	0.01	0.05	43
Nonaccrual	0.55	0.53	61	1.33	0.69	81	1.28	0.57	87	1.41	0.75	82	1.93	0.83	89
Individuals															
30–89 days past due	0.28	0.67	25	0.24	0.53	30	0.48	0.63	44	0.64	0.83	38	0.88	0.83	53
90+ days past due	0	0.08	44	0	0.11	20	0	0.09	39	0	0.14	39	0.03	0.17	42
Nonaccrual	0.11	0.16	52	0.32	0.22	73	0.30	0.17	76	0.29	0.28	66	0.34	0.17	77
Depository institution loans															
30–89 days past due		0		0	0.01	44		0.01		0	0	46	0	0	47
90+ days past due		0		0	0	50		0		0	0	46	0	0	49
Nonaccrual		0.01		0	0	47		0		0	0	47	0	0	48
Agricultural															
30–89 days past due	1.64	0.16	96	0	0.17	31	0	0.07	30	0	0.17	28	0.15	0.24	65
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	1.79	0.71	87	0.38	0.44	70	0.58	0.70	77	0.29	0.49	62	0.62	0.67	68
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.63	0.13	90	0	0.13	34	0.02	0.12	49	0.03	0.18	46	0.01	0.20	31
90+ days past due	0.03	0.01	85	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0.32	0.08	88	0.59	0.15	87	0.65	0.09	91	0.55	0.15	86	0.03	0.13	44

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.27	0.44	41	0.28	0.47	36	0.25	0.46	30	0.41	0.65	35	0.51	0.67	47
	90+ days past due	0	0.25	46	0.01	0.28	47	0	0.24	18	0	0.33	34	0.01	0.31	38
	Nonaccrual	0.91	0.68	75	1.04	0.88	68	0.86	0.71	69	1.14	0.89	70	0.90	0.73	70
Revolving	30-89 days past due	0.23	0.27	47	0.06	0.31	19	0.08	0.28	28	0.16	0.48	22	0.28	0.45	30
	90+ days past due	0	0.03	68	0.07	0.03	80	0	0.02	35	0	0.03	30	0.02	0.05	63
	Nonaccrual	1.47	1.02	75	0.90	1.31	57	0.64	1.18	55	0.80	1.13	57	0.69	1	55
Closed-end	30-89 days past due	0.27	0.46	41	0.33	0.48	41	0.29	0.49	39	0.47	0.65	45	0.55	0.70	52
	90+ days past due	0	0.28	50	0	0.31	20	0	0.26	18	0	0.38	35	0.01	0.35	40
	Nonaccrual	0.82	0.66	72	1.07	0.85	69	0.91	0.67	72	1.22	0.87	78	0.95	0.70	74
Junior lien	30-89 days past due	0.01	0.01	54	0	0.01	28	0.01	0.01	53	0.01	0.02	50	0.03	0.02	66
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	68	0	0	63
	Nonaccrual	0.04	0.03	68	0.03	0.05	46	0.02	0.03	51	0.03	0.04	45	0.05	0.04	60
Commercial real estate	30-89 days past due	0.45	0.16	89	0.07	0.22	29	0.02	0.15	22	0	0.26	9	0.06	0.18	27
	90+ days past due	0.01	0.01	76	0	0.02	51	0	0.01	28	0	0.02	49	0.01	0.03	52
	Nonaccrual	1.10	0.37	90	1.05	0.62	82	0.67	0.38	77	1.12	0.62	80	0.86	0.23	94
Construction and development	30-89 days past due	0.51	0.19	82	0.14	0.22	58	0.01	0.17	41	0	0.28	24	0.02	0.28	33
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.69	0.17	87	0.02	0.50	27	0.01	0.20	35	0.03	0.41	32	1.39	0.20	93
1-4 family	30-89 days past due	0	0.03	58	0	0.03	30	0	0.02	30	0	0.03	28	0.02	0.06	55
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.02	0.02	77	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0.51	0.14	86	0.14	0.16	72	0.01	0.13	55	0	0.22	28	0	0.20	30
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.66	0.14	88	0.02	0.43	31	0.01	0.16	43	0.03	0.35	40	1.39	0.17	94
Multifamily	30-89 days past due	0.67	0.06	95	0.21	0.08	78	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.58	0.12	85	0.30	0.13	80	0.11	0.17	70	0.26	0.11	83	0.43	0.05	96
Nonfarm non-residential	30-89 days past due	0.35	0.13	85	0.01	0.20	14	0.03	0.13	37	0	0.23	14	0.08	0.14	40
	90+ days past due	0.01	0.01	80	0	0.02	56	0	0.01	31	0	0.02	56	0.01	0.03	59
	Nonaccrual	1.40	0.45	90	1.52	0.78	84	1.04	0.45	87	1.67	0.80	86	0.79	0.28	89
Owner Occupied	30-89 days past due	0.05	0.04	61	0	0.06	20	0.03	0.04	54	0	0.07	18	0.01	0.07	22
	90+ days past due	0	0	81	0	0	33	0	0	37	0	0	68	0.01	0.01	67
	Nonaccrual	0.56	0.17	94	0.81	0.32	89	0.45	0.17	88	0.92	0.27	94	0.60	0.16	95
Other	30-89 days past due	0.29	0.08	86	0.01	0.12	26	0.01	0.08	40	0	0.14	11	0.07	0.07	64
	90+ days past due	0.01	0.01	85	0	0.01	69	0	0	37	0	0.01	33	0	0.01	62
	Nonaccrual	0.84	0.24	89	0.71	0.40	75	0.58	0.23	85	0.74	0.44	73	0.19	0.10	77
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0.23	0.11	80	0.35	0.23	76
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.99	0.67	76	1.59	1.14	73	1.20	0.69	80	1.10	1.13	67	0.85	0.84	61
Credit card	30-89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	4,429,335	2,040,247	2,046,382	2,040,993	2,114,061
Retained earnings	926,300	884,867	1,004,041	826,138	682,185
Accumulated other comprehensive income (AOCI)	-338,199	91,909	-2,375	147,771	56,207
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	5,017,436	3,017,023	3,048,048	3,014,902	2,852,453
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	2,109,153	1,059,893	1,052,368	1,062,667	1,089,519
Accumulated other comprehensive income-related adjustments	-338,199	91,909	-2,375	147,041	56,207
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,246,482	1,865,221	1,998,055	1,805,194	1,706,727
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,246,482	1,865,221	1,998,055	1,805,194	1,706,727
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	241,702	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	241,702	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	241,702	0	0	0	0
Tier 1 Capital	3,488,184	1,865,221	1,998,055	1,805,194	1,706,727
Tier 2 Capital					
Tier 2 capital instruments and related surplus	263,843	51,600	49,200	54,000	64,310
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	189,297	76,557	71,920	90,563	57,275
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	453,140	128,157	121,120	144,563	121,585
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	453,140	128,157	121,120	144,563	121,585
Exited advanced approach tier 2 capital					
Total capital	3,941,324	1,993,378	2,119,175	1,949,757	1,828,312
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	35,091,878	23,439,893	24,310,348	23,083,640	20,302,786
Less: Deductions from common equity tier 1 capital	2,109,153	1,059,893	1,052,368	1,062,667	1,089,519
Less: Other deductions	24	-111	32	-148	-164
Total assets for leverage ratio	32,982,701	22,380,111	23,257,948	22,021,121	19,213,431
Total risk-weighted assets	32,341,335	15,524,621	16,588,469	15,369,076	14,073,929
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	10.04	12.18	22	12.01	12.54	46	12.04	12.37	46	11.75	12.35	41	12.13	12.11	54
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.79	12.88	14	12.01	13.31	29	12.04	13.11	34	11.75	13.08	27	12.13	12.78	42
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.19	14.72	5	12.84	15.37	7	12.78	14.91	15	12.69	15.23	11	12.99	14.36	31
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.58	9.06	85	8.33	9.15	28	8.59	8.98	43	8.20	9.13	21	8.88	9.76	28
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Insurance Activities								
Total insurance underwriting assets	3,766,352	3,775,046	3,847,086	3,782,583	3,647,517	-0.23	72.64	
Total property and casualty assets	3,766,352	3,775,046	3,847,086	3,782,583	3,647,517	-0.23	72.64	
Reinsurance recoverables (P/C)								
Total life and health assets	0	0	0	0	0			
Reinsurance recoverables (L/H)								
Separate account assets (L/H)	0	0	0	0	0			
Total Insurance Underwriting Equity								
Total insurance underwriting equity	3,760,094	3,773,607	3,825,620	3,782,165	3,644,588	-0.36	73.91	
Total property and casualty equity	3,760,094	3,773,607	3,825,620	3,782,165	3,644,588	-0.36	73.91	
Total life and health equity	0	0	0	0	0			
Total insurance underwriting net income	20,407	20,633	84,785	81,603	74,240	-1.10	52.67	
Total property and casualty	20,407	20,633	84,785	81,603	74,240	-1.10	52.67	
Total life and health	0	0	0	0	0			
Reserves and Liabilities								
Claims and claims adjusted expense reserves (P/C)	323	323	343	324	750	0.00	-80.61	
Unearned premiums (P/C)	1,159	1,201	1,560	57	171	-3.50	20.48	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0	0			
Income and Expenses								
Insurance activities revenue	46	22	114	407	814	109.09	-57.01	
Other insurance activities income	37	19	95	362	745	94.74	-48.61	
Insurance and reinsurance underwriting income	9	3	19	45	69	200.00	-74.29	
Premiums	1	2	0	13	12	-50.00	-87.50	
Credit related insurance underwriting	0	0	0	0	0			
Other insurance underwriting	1	2	0	13	12	-50.00	-87.50	
Insurance benefits, losses, expenses	-20	50	115	129	104			
Net assets of insurance underwriting subsidiaries	0	0	0	0	0			
Life insurance assets	766,291	456,782	463,324	456,110	448,967	67.76	116.60	

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	8.22	0	99	15.90	0	99	15.73	0	99	16.47	0	99	17.87	0.01	98
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	50.48	77	100	54.39	76	100	53.11	76	100	53.67	76	100	51.47	79
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	49.52	22	0	45.61	23	0	46.89	24	0	46.33	23	0	48.53	20
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
Income and Expenses Ratios															
Insurance activities revenue / Adjusted operating income	0.02	0.38	43	0.01	0.38	34	0.01	0.36	38	0.05	0.41	46	0.10	0.47	51
Premium income / Insurance activities revenue	2.17	3.33	86	9.09	2.23	88	0	2.76	42	3.19	2.84	85	1.47	7.32	78
Credit related premium income / Total premium income	0	37.50	32	0	33.33	34		32.99		0	38.23	29	0	34.91	29
Other premium income / Total premium income	100	62.50	67	100	66.67	65		67.01		100	61.77	70	100	65.09	70
Net Income Ratios															
Insurance underwriting net income / Consolidated net income	-73.98	0.02	0	23.77	0.02	99	30.55	0.02	99	36.04	0.03	99	31.17	0.08	98
Insurance net income (P/C) / Equity (P/C)	2.17	25.60	38	2.19	22.15	27	2.22	23.22	23	2.16	15.59	31	2.04	19.86	19
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums	-2,000	2,703.20	5	2,500	1,367.96	87		927.51		992.31	447.82	81	866.67	233.61	88
Reinsurance Ratios															
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.33	12.22	82	23.08	11	94	22.01	12	89	23.55	11.03	93	25.49	11.51	95
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	11,232	10,179	13,037	11,418	10,456
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	11,232	10,179	13,037	11,418	10,456
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66			0.87			1.25	
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets	10.34	17.19	63	2.40	-2.56	64	14.18	9.48	72	9.20	2.04	67	-14.55	12.40	19
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.90	1.36	0.99	1.53	2.11

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	10,593	47,132	169,998	275,002	211,151	-77.52	-8.50	
Dividends	0	35,000	125,000	230,000	165,000	-100.00		
Interest	0	0	0	0	0			
Management and service fees	10,592	12,131	44,993	44,997	46,146	-12.69	-8.50	
Other income	1	1	5	5	5	0.00	0.00	
Income from nonbank subsidiaries	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	10,593	47,132	169,998	275,002	211,151	-77.52	-8.50	
Securities gains (losses)	702	98	334	574	631	616.33	247.52	
Other operating income	-525	753	3,030	3,622	2,209			
Total operating income	10,770	47,983	173,362	279,198	213,991	-77.55	-12.12	
Operating Expenses								
Personnel expenses	18,131	9,546	41,186	40,973	40,263	89.93	118.37	
Interest expense	2,356	1,843	7,375	7,375	7,375	27.84	26.46	
Other expenses	4,777	4,863	18,667	21,649	24,216	-1.77	-12.75	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	25,264	16,252	67,228	69,997	71,854	55.45	61.52	
Income (loss) before taxes	-14,494	31,731	106,134	209,201	142,137			
Applicable income taxes (credit)	2,302	-3,216	-5,112	-5,317	-6,165			
Extraordinary items								
Income before undistributed income of subsidiaries	-16,796	34,947	111,246	214,518	148,302			
Equity in undistributed income of subsidiaries	-10,790	51,871	166,292	11,891	89,904			
Bank subsidiaries	-11,233	51,882	166,312	11,806	89,947			
Nonbank subsidiaries	443	-11	-20	85	-43			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	-27,586	86,818	277,538	226,409	238,206			
Memoranda								
Bank net income	-11,233	86,882	291,312	241,806	254,947			
Nonbank net income	443	-11	-20	85	-43			
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	4,972,558	85.67	3,033,802	94.22	3,053,575	93.61	3,037,930	2,966,575	63.91	160.22
Common and preferred stock	4,966,364	85.56	3,033,802	94.22	3,053,575	93.61	3,037,930	2,966,575	63.70	159.89
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	6,194	0.11	0	0	0	0	0	0		
Investment in nonbank subsidiaries	49,780	0.86	6,254	0.19	6,245	0.19	6,265	6,491	695.97	286.55
Common and preferred stock	48,280	0.83	6,254	0.19	6,245	0.19	6,265	6,491	671.99	274.90
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	1,500	0.03	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	29,262	0.50	15,712	0.49	17,145	0.53	16,633	10,742	86.24	341.42
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	554,697	9.56	68,565	2.13	102,952	3.16	73,340	41,289	709.01	695.16
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	642	0.01	113	0	92	0	121	166	468.14	409.52
Intangible assets	52,728	0.91	0	0	0	0	0	0		
Other assets	144,647	2.49	95,572	2.97	82,176	2.52	93,146	92,368	51.35	60.17
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	5,804,314	100.00	3,220,018	100.00	3,262,185	100.00	3,227,435	3,117,631	80.26	177.63
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	174,636	3.01	174,480	5.42	174,597	5.35	174,441	174,285	0.09	0.45
Subordinated notes and debentures	150,000	2.58	0	0	0	0	0	0		
Other liabilities	91,378	1.57	24,091	0.75	33,570	1.03	38,338	38,583	279.30	259.43
Balance due to subsidiaries and related institutions	156,186	2.69	42,000	1.30	42,000	1.29	42,000	52,310	271.87	247.08
Total liabilities	572,200	9.86	240,571	7.47	250,167	7.67	254,779	265,178	137.85	134.24
Equity Capital	5,232,114	90.14	2,979,447	92.53	3,012,018	92.33	2,972,656	2,852,453	75.61	183.37
Perpetual preferred stock (income surplus)	241,702	4.16	0	0	0	0	0	0		
Common stock	292,959	5.05	165,676	5.15	165,838	5.08	165,367	169,616	76.83	116.31
Common surplus	4,136,376	71.26	1,880,779	58.41	1,886,523	57.83	1,881,374	1,948,647	119.93	205.22
Retained earnings	899,276	15.49	847,290	26.31	968,010	29.67	783,892	682,185	6.14	120.07
Accumulated other comprehensive income	-338,199	-5.83	91,909	2.85	-2,375	-0.07	147,771	56,207		
Other equity capital components	0	0	-6,207	-0.19	-5,978	-0.18	-5,748	-4,202		
Total liabilities and equity capital	5,804,314	100.00	3,220,018	100.00	3,262,185	100.00	3,227,435	3,117,631	80.26	177.63
Memoranda										
Loans and advances from bank subsidiaries	19,543	0.34	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	136,643	2.35	42,000	1.30	42,000	1.29	42,000	52,310	225.34	203.65
Notes payable to subsidiaries that issued TPS	136,643	2.35	42,000	1.30	42,000	1.29	42,000	52,310	225.34	203.65
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	-2.62	9.94	2	11.69	12.54	48	9.26	11.94	25	7.87	7.29	55	8.57	9.68	33
Bank net income / Average equity investment in banks	-1.12	10.44	2	11.45	12.55	49	9.56	11.80	33	8.11	7.45	54	8.82	10.51	33
Nonbank net income / Average equity investment in nonbanks	6.50	11.36	50	-0.70	12.53	10	-0.32	13.12	7	1.35	9.75	28	-0.63	7.89	13
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income		97.54		100.07	95.97	38	104.96	96.79	73	106.80	88.16	68	107.03	82.22	75
Nonbank net income / Parent net income		3.43			2.83			3.40		0.04	3.59	31		5.93	
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	10.94	16.87	42	8.07	17.74	33	8.31	16.81	37	8.57	20.06	34	9.30	20.43	42
Total debt / Equity capital	6.20	11.65	43	5.86	11.90	41	5.80	11.71	42	5.87	14.41	39	6.11	14.31	46
Total debt + notes payable to subs that issued TPS / Equity capital	8.82	13.71	41	7.27	14.30	32	7.19	13.63	37	7.28	16.67	28	7.94	16.36	41
Total debt + Loans guaranteed for affiliate / Equity capital	6.20	11.72	43	5.86	12.02	40	5.80	11.77	41	5.87	14.68	38	6.11	14.56	46
Total debt / Equity capital – excess over fair value	6.20	11.75	43	5.86	12	41	5.80	11.81	42	5.87	14.52	39	6.11	14.51	46
Long-term debt / Equity capital	6.20	11.08	44	5.86	11.33	41	5.80	10.95	42	5.87	13.56	39	6.11	13.04	48
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	26.97	40.81	34	8.07	35.48	27	8.09	39.86	23	8.12	34.67	26	8.48	28.44	32
Double Leverage															
Equity investment in subs / Equity capital	95.84	103.47	11	102.03	102.85	50	101.59	103.22	47	102.41	102.81	48	104.23	103.22	58
Total investment in subs / Equity capital	95.99	108.45	8	102.03	108.21	39	101.59	108.40	35	102.41	110.16	34	104.23	111.07	42
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)		0.38		0.17	0.22	50	0.17	0.29	49	0.32	0.47	47	0.51	0.36	61
Equity investment in subs – equity cap / Net income-div (X)		1.31		0.24	0.74	24	0.26	1.05	16	0.54	1.82	22	0.81	1.22	45
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	13.16	129.62	12	130.96	111.20	64	112.58	152.85	34	175.63	136.59	76	137.34	177.68	38
Cash from ops + noncash items + op expense / Op expense + dividend	873.97	125.04	98	92.86	98.58	41	120.59	154.48	39	180.67	147.24	72	140.30	190.27	35
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	764.43	98.29	97	89.06	85.35	44	119.57	98.54	72	119.46	134.08	53	72.07	116.34	13
Pretax operating income + interest expense / Interest expense	-515.20	2,251.18	3	1,821.70	1,142.88	75	1,539.11	1,835.33	57	2,936.62	2,016.32	82	2,027.28	1,968.54	69
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-372.43	1,728.15	4	1,658.50	1,357.31	71	1,404.66	1,770.77	53	2,557.72	1,539.23	82	1,522.65	1,632.83	61
Dividends + interest from subsidiaries / Interest expense + dividends	0	145.40	4	139.79	117.86	65	124.75	174.12	36	229.26	150.43	83	170.37	210.80	42
Fees + other income from subsidiaries / Salary + other expenses	46.24	9.52	86	84.20	13.36	92	75.18	11.92	92	71.86	13.95	90	71.58	16.52	87
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	9.38	3.42	84	1.91	3.97	41	2.69	3.44	51	1.76	3.85	44	0.85	2.64	46
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.06	1.70	47	0.02	1.80	40	0.02	1.76	43	0.02	2.66	39	0.02	5.62	34
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		64.91		66.37	74.87	46	83.44	66.37	69	43.33	81.10	21	60.33	57.84	61
Dividends declared / Net income		33.46		26.72	23.13	54	33.45	28.27	61	41.05	42.29	50	37.56	33.08	56
Net income – dividends / Average equity.....	-6.67	6.76	2	8.57	9.52	48	6.16	8.62	30	4.64	4.14	58	5.35	6.46	34
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	124.34	14	150.89	101.14	70	134.66	155.92	46	247.46	132.17	83	184.41	178.13	52
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	0	153.16	7	150.89	128.99	61	134.66	203.53	38	247.46	174.85	79	184.41	260.40	40
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.39		40.28	30.63	61	42.91	45.96	42	95.12	60.28	80	64.72	66.55	47
Interest income from bank subsidiaries.....		0.15		0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries		0.75		13.96	1.08	93	15.44	0.88	95	18.61	1.47	94	18.10	1.55	95
Other income from bank subsidiaries.....		0		0	0	92	0	0	91	0	0	91	0	0	91
Operating income from bank subsidiaries		49.34		54.25	33.49	68	58.36	51.33	58	113.73	62.88	87	82.82	69.36	60
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24		47.24			62.63		0	56.39	15		82.95	
Interest income from nonbank subsidiaries.....	0	2.20	37		2.80			2.44		0	7.38	32		20.25	
Management and service fees from nonbank subsidiaries	0	0.46	41		0.53			0.37		0	0.86	39		1.92	
Other income from nonbank subsidiaries.....	0	0.06	48		0.09			0.07		0	0.16	46		1.06	
Operating income from nonbank subsidiaries	0	39.06	17		69.48			87.22		0	79.84	8		150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	72.94	58.57	43	72.10	74.16	26	82.38	69.76	37	77.11	67.32	34
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	98.35	1.48	97	25.28	4.11	89	25.95	1.44	96	16.12	1.87	91	21.56	1.81	93
Other income from bank subsidiaries.....	0.01	0.01	89	0	0.02	90	0	0.02	89	0	0.04	88	0	0.03	86
Operating income from bank subsidiaries	98.36	73.91	46	98.23	71.70	53	98.06	83.13	47	98.50	82.20	56	98.67	78.80	57
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	48.11	28.43	73	24.07	29.59	57	24.06	26.38	60	24.08	27.08	58	30.01	28.33	64